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Manager's Newsletter

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The Town of Kitty Hawk's newsletter is authored and prepared by the Town Manager's Office every other Friday and sent electronically to anyone who wants to receive it. Paper copies of the newsletter are available at Town Hall. The newsletter does not present or represent opinions of the Town Council.

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A CALL TO ALL HOMEOWNERS - CONTACT THE NORTH CAROLINA DEPARTMENT OF INSURANCE TO OPPOSE DWELLING INSURANCE RATE INCREASES BEFORE JANUARY 31, 2011**Home Insurance May Cost More**

Insurers are seeking premium increases on dwelling policies for residential properties in North Carolina that would range from as low as 6.7 percent to as high as 25 percent in some coastal counties.

Officials in the coastal counties that would be hit hardest by the proposed increase were outraged but not surprised.

Dwelling policies are bare-bones policies for residential properties of up to four units that don't qualify for a standard homeowners' policy and typically aren't occupied by the owner. Such policies are limited to physical damage from causes such as fire and wind, while broader homeowners' policies also extend to theft and liability coverage for accidents. About 570,000 properties statewide are covered by dwelling policies.

"Again the coast is being hit by the highest amount of increase," complained Willo Kelly, government affairs director of the Outer Banks Home Builders Association and the Outer Banks Association of Realtors. "We already pay more to begin with."

The increases sought by the N.C. Rate Bureau, which represents insurers that write policies in North Carolina, average 20.9 percent overall and must be approved by Insurance Commissioner Wayne Goodwin.

The request for a rate increase that would take effect June 1 was filed Tuesday, January 4th.

Other rate increases sought by the Rate Bureau: 14.9 percent in Raleigh and Durham; 12.7 percent in Chapel Hill; and 14.2 percent in Charlotte.

If history is any guide, the commissioner won't rubber-stamp the industry's request. The 12.1 percent increase approved for dwelling policies in 2006 by the commissioner at that time, Jim Long, came after the industry sought an average increase of 32.9 percent. Rates haven't changed since then.

Ray Evans, the Rate Bureau's director, said the rate request also applies to wind-damage policies for dwellings not occupied by the owner that are underwritten by the state-created Beach Plan in beach and coastal counties.

The biggest reason for the requested increase, Evans said, is that the projected claims stemming from hurricanes "are higher than we have anticipated in the past."

Last year, there were a number of hurricanes that did not reach the North Carolina coast, but "we think the likelihood of landfall is very great," Evans said.

In addition, although the real estate market is suffering, construction costs for repairs have not declined, Evans said.

Dwelling policies typically cover older and smaller properties, and the average amount of coverage is \$70,000. The average premium on dwelling policies is about \$425 to \$450, Evans said. A 20.9 percent increase would raise premiums in the neighborhood of \$90.

The rate proposal will be reviewed by Insurance Department staffers, who typically try to negotiate a lower rate with the industry. If the two sides cannot agree, the commissioner would conduct a public hearing in which the parties would present their cases.

Tom Thompson, executive director of the Beaufort County Economic Development Commission and chairman of a coalition of coastal counties called the N.C. 20, labeled the higher rates proposed for properties along the coast as "more of the same."

"The propensity to raise rates in the coastal counties is unconscionable," he said. "The rates on the coast are artificially high, and in the west they are artificially low."

The coastal counties are still smarting from a rate increase on homeowners' policies that took effect in 2009 and averaged 4 percent statewide but was much higher in their region - an average of 18.7 percent and as high as 29.8 percent.

Counties and towns went to court and challenged the insurance commissioner's right to approve those rates without conducting a hearing.

A Wake County judge ruled, however, that they did not have the legal right to challenge those rates, and that ruling was upheld on appeal. The coastal communities have asked the N.C. Supreme Court to review the case.

Written comments will be received through January 31, 2011 - NCDOT, Attention: Bob Mack, Property & Casualty Division, 1201 Mail Service Center, Raleigh, North Carolina 27699-1201, or by FAX to: 919.733.4264, Attention: Bob Mack.

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Update from the Planning Board

Planning Board Meeting Summary January 20, 2011

At its meeting on January 20th, the Kitty Hawk Planning Board reviewed an application to change the zoning of four properties within the 4900 block on N. Croatan Highway from Beach Residential (BR-1) to Beach Commercial (BC-1). The four parcels are located just north of Coldwell-Banker Seaside Realty and are presently undeveloped. Rezoning of these parcels was previously denied in 2005. Following the applicant's presentation, the Planning Board debated the merits of the proposal. The Board members voted (3-2) in favor of the zoning amendment to change the zoning to Beach Commercial (BC-1).

Members voting in favor of the application made the following comments:

- The commercial development and retail uses on the subject properties would benefit the tax base of the Town.
- The properties were no longer desirable for residential development, evident by the inability to sell the lots over the past six years.
- Commercial development would be the "highest and best use" of the subject properties.

Members voting in to deny the application made the following comments:

- The proposal is inconsistent with the residential designation of these properties on the future land use map in the Town's adopted land use plan.
- The change would result in a loss of land for future residential development.
- Questioned the assertion that the properties are no longer viable for residential development.

Following consideration of this application, the Planning Board discussed the status of the Town's CAMA land use plan with Planning Director Joe Heard. Heard stated his opinion that the land use plan should be reviewed and updated, but noted that the district planner with the N.C. Division of Coastal Management has advised the Town to wait until changes are made to CAMA planning regulations. The Planning Board discussed options for updating the plan using staff and in-house resources. The Board members agreed to develop a proposed plan update process at a future meeting for consideration by Town Council.

Kitty Hawk Fire Department Information

Important Propane Safety Information

What is propane?

Propane (also called LPG—liquefied petroleum gas—or LP gas) is a liquid fuel stored under pressure. In most systems, propane is vaporized to a gas before it leaves the tank. Propane is flammable when mixed with air (oxygen) and can be ignited by many sources, including open flames, smoking materials, electrical sparks, and static electricity. Severe freeze burn or frostbite can result if propane liquid comes in contact with your skin.

Can you smell propane gas?

Propane smells like rotten eggs, a skunk's spray, or a dead animal. Some people may have difficulty smelling propane due to their age (older persons may have a less sensitive sense of smell); a medical condition; or the effects of medication, alcohol, tobacco, or drugs.

ODOR LOSS—on rare occasions, propane can lose its odor. Several things can cause this, including:

- The presence of air, water, or rust in a propane tank or cylinder
- The passage of leaking propane through the soil

Since there is a possibility of odor loss or problems with your sense of smell, you should respond immediately to even a faint odor of gas.

If you smell gas—

1. **NO FLAMES OR SPARKS!** Immediately put out all smoking materials and other open flames. Do not operate lights, appliances, telephones, or cell phones. Flames or sparks from these sources can trigger an explosion or a fire.
2. **LEAVE THE AREA IMMEDIATELY!** Get everyone out of the building or area where you suspect gas is leaking.
3. **SHUT OFF THE GAS.** Turn off the main gas supply valve on your propane tank, if it is safe to do so. To close the valve, turn it to the right (clockwise).
4. **REPORT THE LEAK.** From a neighbor's home or other nearby building away from the gas leak, call your propane retailer right away. If you cannot reach your propane retailer, call 911 or the fire department (261-2666).
5. **DO NOT RETURN TO THE BUILDING OR AREA** until your propane retailer, emergency responder, or qualified service technician determines that it is safe to do so.

6. **GET YOUR SYSTEM CHECKED.** Before you attempt to use any of your propane appliances, your propane retailer or a qualified service technician must check your entire system to ensure that it is leak-free.

Carbon Monoxide and Your Safety

WHAT IS CARBON MONOXIDE (CO)? You cannot taste or smell CO, but it is a very dangerous gas, produced when any fuel burns. High levels of CO can come from appliances that are not operating correctly or from a venting system or chimney that becomes blocked.

CO CAN BE DEADLY! High levels of CO can make you dizzy or sick (see below). In extreme cases, CO can cause brain damage or death.

SYMPTOMS OF CO POISONING INCLUDE:

- Headache
- Dizziness
- Fatigue
- Shortness of breath
- Nausea

If you suspect CO is present, act immediately!

1. If you or a family member shows physical symptoms of CO poisoning, get everyone out of the building and call 911 or your fire department (261-2666).
2. If it is safe to do so, open windows to allow entry of fresh air and turn off any appliances you suspect may be releasing CO.
3. If no one has symptoms, but you suspect that CO is present, call your propane retailer or a qualified service technician to check CO levels and your propane equipment.

TO HELP REDUCE THE RISK OF CO POISONING:

- Have a qualified service technician check your propane appliances and related venting systems annually, preferably before the heating season begins.
- Install UL-listed CO detectors on every level of your home.
- Never use a gas oven or range-top burners to provide space heating.
- Never use portable heaters indoors unless they are designed and approved for indoor use.
- Never use a barbecue grill (propane or charcoal) indoors for cooking or heating.
- Regularly check your appliance exhaust vents for blockage.

SIGNS OF IMPROPER APPLIANCE OPERATION THAT CAN GENERATE HIGH CO LEVELS:

- Sooting, especially on appliances or vents
- Unfamiliar or burning odor
- Increased moisture inside of windows

If you have further questions about propane and/or carbon monoxide, please contact the Kitty Hawk Fire Department (261-2666).

Kitty Hawk Police Department News

Police Department Activities for the Year 2010

Calls for Service: 8928
Criminal Investigations Initiated: 244
Traffic Accidents Investigated: 224
Residence Checks: 1434
Business Checks: 3364
Foot Patrol: 1079
Request for Mutual Aid from other Departments: 89
Citations Issued: 1238
Warnings Issued: 1334
Arrests: 244

Opportunities to Participate

Town Council Meeting

Monday, February 7, 2011 at 6 p.m.

Planning Board Meeting

Thursday, February 17, 2011 at 6 p.m.

(All Meetings to be held at Kitty Hawk Town Hall unless otherwise noted.)